### How to use this dashboard

This dashboard shows a monthly snapshot of EQC's progress across its operational spectrum as well as how we track in relation to the performance measures in our Statement of Performance Expectations (SoPE). Below is a summary of each section.

# Section 1 - Statement of Performance Expectations (SoPE) measures

This section shows progress across those SoPE measures that can be measured on a monthly basis. The results are cumulative year-to-date results which reflect the year-to-date progress bar to reach the year-end target. The SoPE is one of our public accountability documents which can be found here:

https://www.eqc.govt.nz/sites/public files/documents/publications/EQC SoPE 2020 Web.pdf

### **Section 2 - Canterbury**

This section tracks the progress of outstanding claims arising from the Canterbury sequence of earthquakes 2010-11 ('Canterbury'). It shows how many claims have been reopened (inflow), how many claims have been resolved during the month (resolved), and how many are outstanding at the time of reporting (on hand). We also profile our remaining on hand claims by age, and by reason for opening the claim. This section also provides visibility on our progress to resolve claims in dispute (claims subject to legal proceedings or other dispute resolution pathways).

### Government on-sold support package

This section outlines our progress in the delivery of the On-sold support package on behalf of the Government, to support owners of on-sold over-cap properties in Canterbury to access financial help to have their homes repaired.

### Section 3 - Other Natural Disaster Events (Excluding Canterbury/Kaikōura)

This section covers all claims that are not related to the specific Canterbury and Kaikōura events. Here, we track our claims management progress by how many we have received during the month (inflow), how many we have resolved in the month (resolved), and how many are on hand (outstanding). The data in this section is organised by the type of damage for which a claim may be lodged (namely earthquake, landslip, flood or storm damage). In this section we also profile our remaining on hand claims by damage type.

#### **Section 4 - Customer Focus**

This section monitors the quality of our customer focus through customers' satisfaction with their interactions with EQC. There are three key strands which align to the customer focus metrics in the SoPE 2020-21:

- 'Service Quality' of their overall claims experience and, for Canterbury customers, reflection on their most recent experience;
- · 'Timeliness and quality of Complaints Resolution'; and
- 'Enduring settlements'.

The data comes from the customer satisfaction survey that TNS Kantar undertakes on our behalf each month. This section also summarises the volume of customer contacts by phone, email and post.

Note: Due to timing of the survey, the customer satisfaction results are reported a month in arrears.

### **Section 5 - Media**

This section monitors the media impact of EQC's coverage in both traditional and social media. It keeps a year-to-date count of the number of media statements released by EQC, and also how many times EQC appeared in the media during the month (media articles). The section also provides a view on what's driving our media impact and the leading messages and themes shaped by these drivers in both media formats.

### Section 6 - Official Information Act (OIA) Requests

This section monitors the number of OIAs we've received, completed and have remaining on hand at the end of the month. Our OIAs are divided into two types: those in which our customers' request information and/or supportive information from us on their claim (Customer OIA), and OIA requests that relate directly to EQC and/or operational activities (Organisational OIAs). Our compliance rate for both request types is monitored and reported here.

### **Section 7 - Privacy Breaches**

This section provides a monthly update on EQC's compliance matters, in particular, severity and themes of privacy breaches.

### **Section 8 - HR Operations**

This section tracks EQC's average annual leave balance, sick leave usage and annualised turnover, compares them to the corresponding Public Service average and provides visibility on what's influencing our averages and annualised turnover rate. This section also provides a view on headcount movement overlayed by claim population movement and a broad profile of our workforce, which is updated on a quarterly basis.

\*A section on Kaikōura has been excluded as it includes private commercially sensitive insurer data.

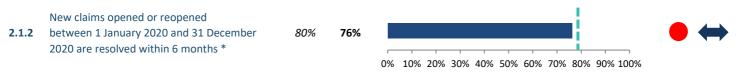
### **Output Two - Event Response | Timeliness**

### Output 2.1 - Settlement of Canterbury 2010-11 Earthquake Sequence Remedial Claims

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
2.1.1	Outstanding claims over six months old, on hand at 30 June 2020, are settled by 30 June 2021	75%	69%	0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%	• •

### Commentary:

As at 31 December 2020, we have closed 448 of the 648 claims that were outstanding (over 6 months old) at 30 June 2020 (69%). This puts us comfortably ahead of target to close 75% of these claims by 30 June 2021.

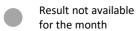


### Commentary:

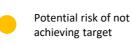
So far this financial year, 76% of claims that were reopened in January-June 2020 have been settled within 6 months of their reopened date, adrift of our 80% target.

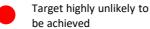
\* Including claims opened from 1 January 2020 to 31 December 2020 will give a financial year (1 July 2020 to 30 June 2021) result for "settled within six months"

### Key:



On track for delivery







Performance trend increase



No change in performance trend



Performance trend decrease

### **Output Two - Event Response | Customer Focus**

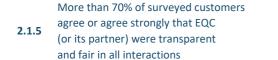
### Output 2.1 - Settlement of Canterbury 2010-11 Earthquake Sequence Remedial Claims

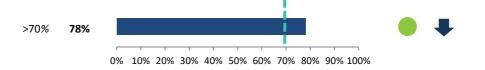
Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
2.1.4	More than 45% of surveyed customers are satisfied with their overall claims experience	>45%	54%	0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%	• •

#### Commentary:

Continuation of solid performance in the previous month ensures our YTD result against SOPE measure 2.1.4 remains above our target of >45%.

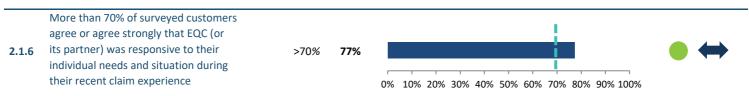
### Reflecting on their most recent experience:





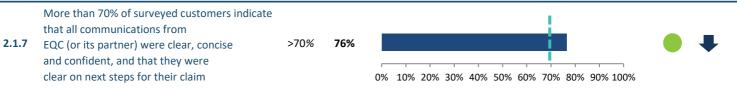
### **Commentary:**

When reflecting on the most recent experiences of our Canterbury customers our YTD result against SOPE measure 2.1.5 continues to exceed its target of >70%.



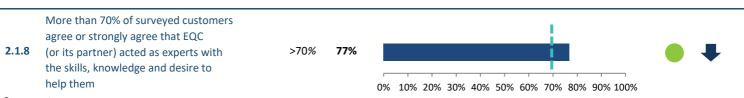
### Commentary:

When reflecting on the most recent experiences of our Canterbury customers our YTD result against SOPE measure 2.1.6 continues to exceed its target of >70%.



### Commentary:

When reflecting on the most recent experiences of our Canterbury customers our YTD result against SOPE measure 2.1.7 continues to exceed its target of >70%.



### Commentary:

When reflecting on the most recent experiences of our Canterbury customers our YTD results across SOPE measures 2.1.8 to exceed its target of >70%.



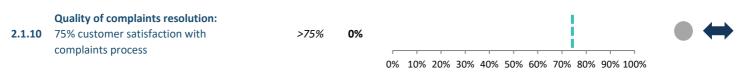
# **Output Two - Event Response | Customer Focus (cont.)**

### Output 2.1 - Settlement of Canterbury 2010-11 Earthquake Sequence Remedial Claims

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
2.1.9	<ul> <li>Timeliness of complaints resolution:</li> <li>90% simple complaints completed in 30 working days</li> <li>90% standard complaints completed in 60 working days</li> <li>90% complex complaints completed in 120 working days</li> </ul>	>90%	97%	0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%	• \leftrightarrow

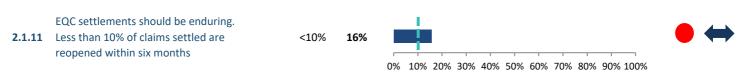
### Commentary:

So far this financial year, 97% of complaints relating to Canterbury claims have been resolved within targeted timeframes.



### Commentary:

Given the very low number of survey responses we are unable to provide a meaningful result for SOPE measure 2.1.10.



### Commentary:

Of 2,352 in-scope claims closed in January-June 2020, 16% (368 claims) have been reopened within six months.



### **Output Two - Event Response | Timeliness**

### Output 2.2 - Claims Relating to Natural Disaster Events (excluding Canterbury)

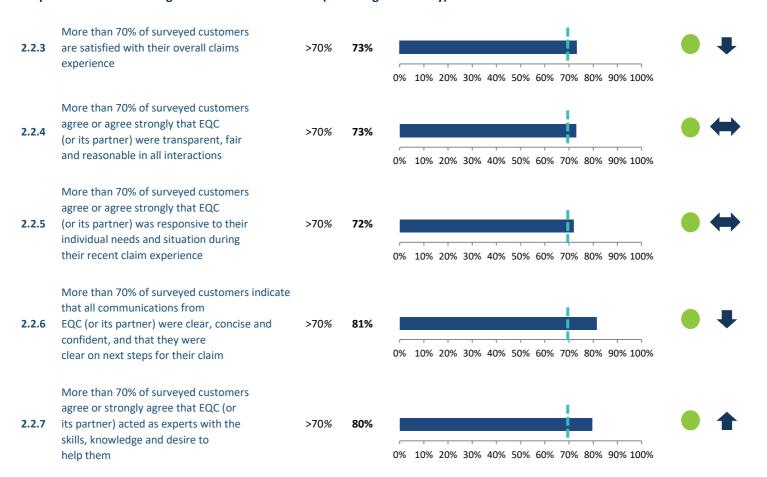
Ref	Measure	Target	YTD Result	Progress - YTD	Statu	s/Trend
2.2.1	Claims lodged between 1 Jan 2020 and 31 December 2020 are resolved within 6 months	90%	97%	0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%		•
2.2.2	Claims which have not been settled within six months of lodgement are settled within 90 working days of the assessment process being completed	95%	88%	0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%		•

#### Commentary:

Of 1,914 in-scope claims lodged in January-June 2020, all but 66 (97%) were resolved within 6 months (measure 2.2.1). Fourteen of 16 in-scope claims not settled within six months of lodgement, have subsequently been settled within 90 working days of the assessment process being completed (88%).

### **Output Two - Event Response | Customer Focus**

### Output 2.2 - Claims Relating to Natural Disaster Events (excluding Canterbury)



### **Commentary:**

With the exception of SOPE measure 2.2.7, performance across the SOPE measures 2.2.3-6 has either dipped or remained stable during November, however YTD results for all of these measures remains above target.

# Result not available for the month On track for delivery Potential risk of not achieving target Target highly unlikely to be achieved Performance trend increase No change in performance trend Performance trend decrease

# **Output Two - Event Response | Customer Focus (cont.)**

### Output 2.2 - Claims Relating to Natural Disaster Events (excluding Canterbury)

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
2.2.8	<ul> <li>Timeliness of complaints resolution:</li> <li>90% simple complaints completed in 30 working days</li> <li>90% standard complaints completed in 60 working days</li> <li>90% complex complaints completed in 120 working days</li> </ul>	>90%	95%	0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%	• \leftrightarrow
2.2.9	Quality of complaints resolution: 75% customer satisfaction with complaints process	>75%	0%	0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%	•

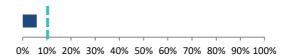
### Commentary:

So far this financial year, 95% of in-scope complaints relating to non-Canterbury claims have been resolved within targeted timeframes. Given the very low number of survey responses we are unable to provide a meaningful result for SOPE measure 2.2.9.

EQC settlements should be enduring. Less than2.2.10 10% of claims settled are reopened within six months

6%

<10%



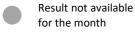


# $\leftrightarrow$

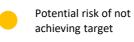
### Commentary:

Of 1,056 in-scope claims settled in January-June 2020, 60 (6%) were reopened within six months, a proportionately similar result to last month.

### Key:



On track for delivery



Target highly unlikely to be achieved



Performance trend increase



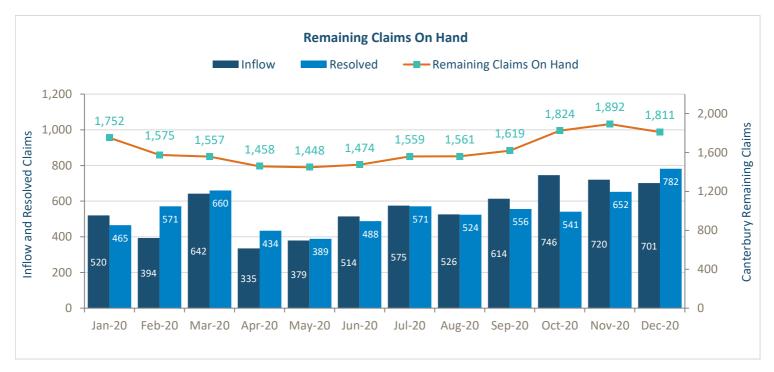
No change in performance trend



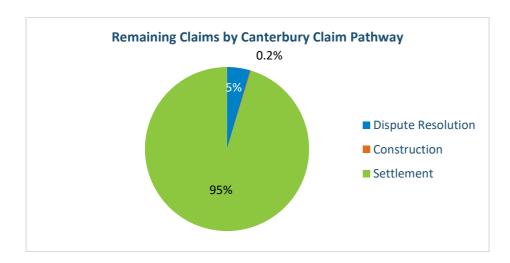
Performance trend decrease

# **Section 2 - Canterbury**

We resolved 782 claims during December, offset by inflow of 701 claims. This left 1,811 open Canterbury claims on hand at month end, a reduction of 81 since the end of November. Our inflow fell for the second consecutive month reflecting dissipation of the impacts of recent On-Sold Programme communications. Consequently, resolutions exceeded claim inflow for the first time since May 2020.



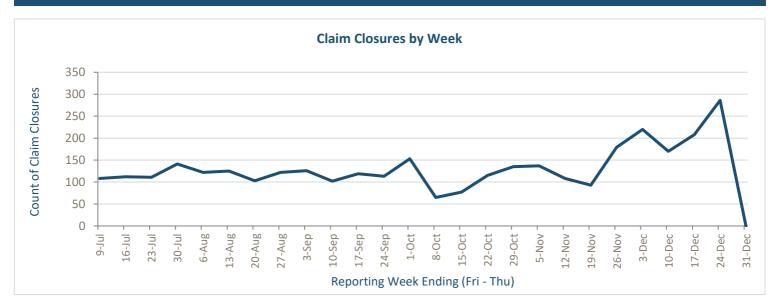
The 782 claims resolved this month includes 18 claims open at 1 December, that are now subject to an application for Government support for repair of on-sold over cap properties ('on-sold claims'), and 5 settled SRES MOU. In total 1,979 open on-sold claims are excluded.



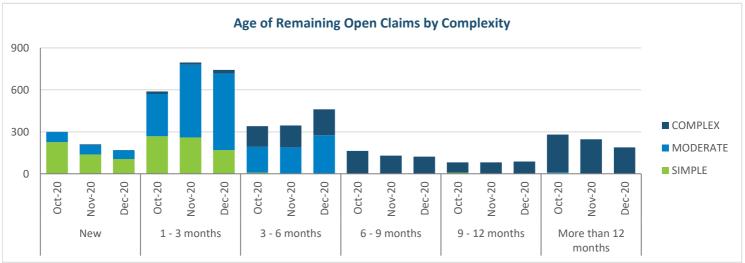
Of the 1,811 Canterbury claims remaining on hand, 95% are being managed by Settlement teams, 5% are in Dispute Resolution, and <1% are in physical repair.

Inflow refers to CMS4 claims reopened first time in CMS8, previously closed CMS8 claims that have been reopened again, and claims transferred back in from external consideration.

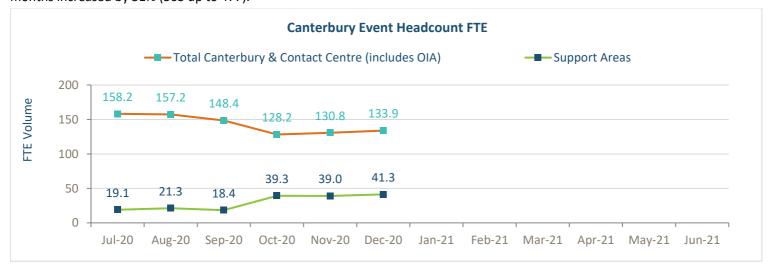
# Section 2 - Canterbury (cont.)



On average, we closed 223 claims per week during December, a 45% increase on the weekly average in November (154). There were a total of 782 Canterbury claim resolutions in December.

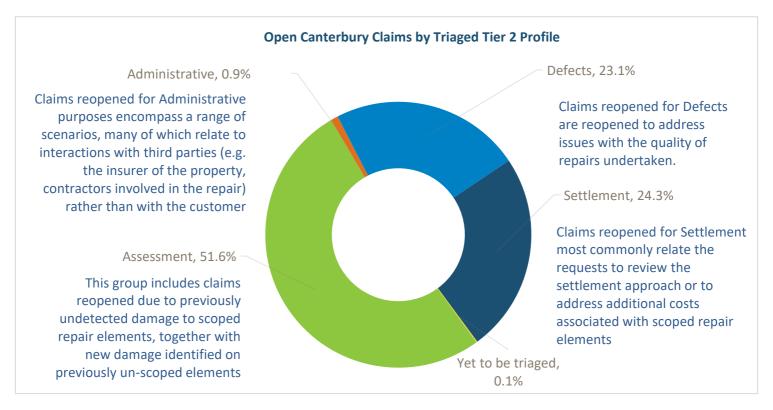


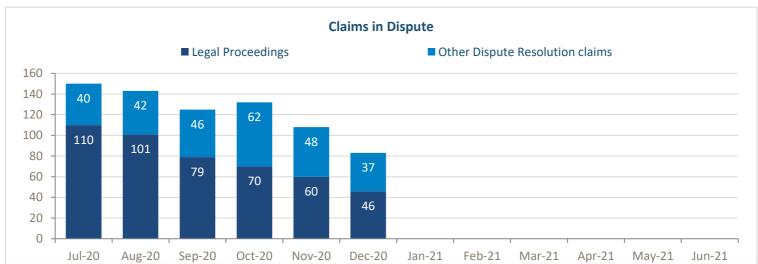
Resolution of aged claims remains a key priority for our settlement teams. During the month there was a 22% reduction in claims aged > 12 months (248 down to 193). Claims aged < 3 months reduced by 13% (1,062 down to 925), while claims aged 3-6 months increased by 31% (363 up to 477).



The Canterbury Event Headcount increased again this month to 175.2 compared with 169.8 in November. This increase continues to reflect the higher volumes of claim inflow recorded recently.

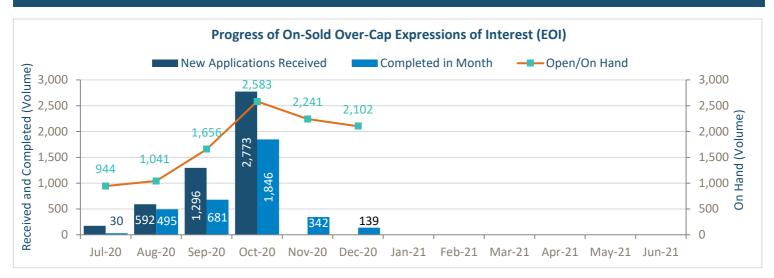
# Section 2 - Canterbury (cont.)



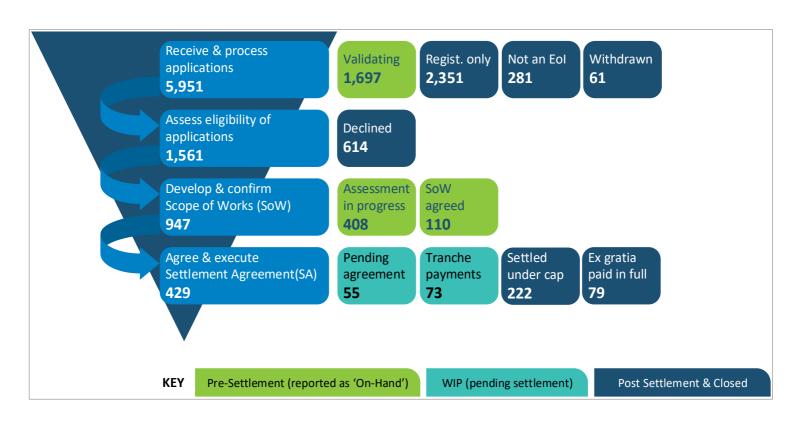


We continued to make steady progress resolving disputed claims. As at 31 December, 46 Canterbury claims remain subject to legal proceedings, down from 60 at the end of November. Other claims with Dispute Resolution teams have also reduced from 48 at the end of November, to 37 as at December month end.

# **Section 2 - Canterbury (cont.)**



Applications (expressions of interest - EOIs) for government support to repair On-Sold Over-Cap properties closed in October resulting in nil inflow from Nov-20. We completed the settlement process for 139 applications in December leaving 2,102 open applications on hand at month's end. The following chart plots the flow of On-Sold EOIs through the value chain. To date we have completed 3,849 applications EOIs of which 301 have been paid in full, 128 are undergoing settlement, and the remainder have been closed without payment (inclusive of 2,351 'Registration Only' EOIs).

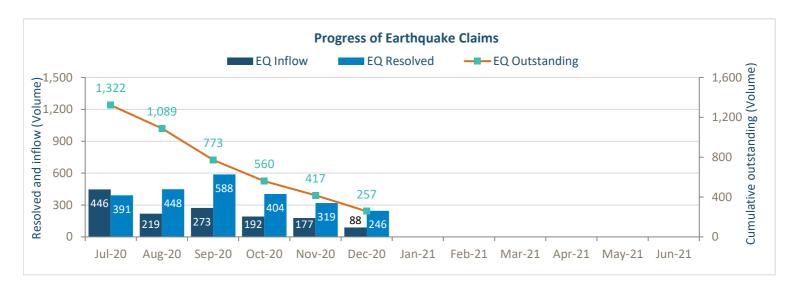


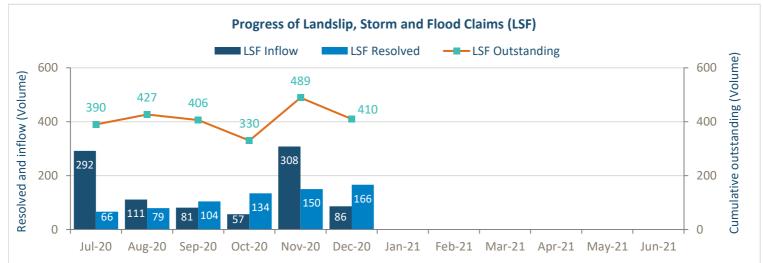
# Section 3 - Other Natural Disaster Events (Excluding Canterbury/Kaikōura)

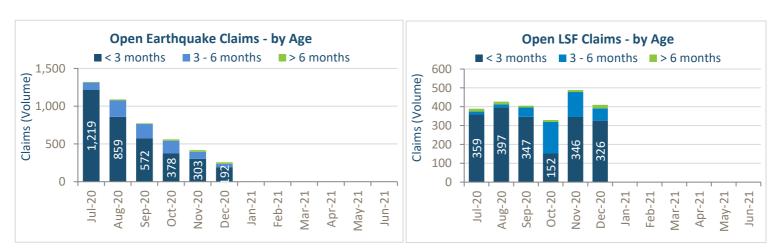
This section provides details of claims that did not result from the Canterbury or Kaikōura earthquake events.

We recorded reduced inflow of 174 new and reopened claims in December, down from 485 in November. These lodgements were included 88 claims for earthquake-related damage ('EQ'), and 86 landslip, storm and flood claims ('LSF').

The reduced inflow of claims this month included 10 claims in the Canterbury area resulting from a moderate (M3.7) earthquake on 23 December. We also received 23 additional claims resulting from flooding in Napier 9-11 November, and 18 resulting from flooding in Porirua 29/30 November.







Note: Inflow refers to claims lodged as well as reopened.

### **Section 4 - Customer Focus**

Overall, satisfaction amongst our customers recovered this month following a lower than usual result recorded in October.



'How satisfied were you with the overall quality of the service you received making the claim?'



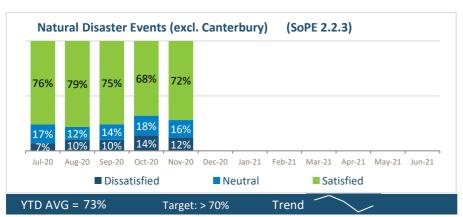
### Overall claim experience by event response



### **Our Canterbury customers**

Of all Canterbury (CAN) customers surveyed this month, 36% (vs. 20% last month) were *satisfied* with their overall experience (4 out of 5 rating) while 27% (vs. 35% last month) were *delighted* (5 out of 5 rating).

**NB:** Apart from SoPE measure 2.1.4, all other Canterbury customer focus measures are measured against customers' recent experiences i.e. last 6 months.

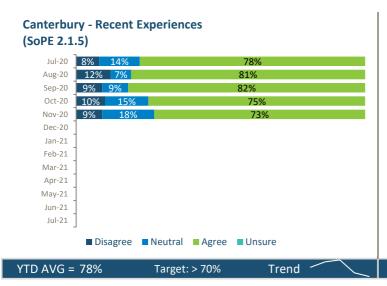


### **Our Natural Disaster Events (NDE) customers**

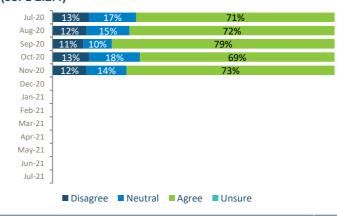
Satisfaction among our NDE customers this month showed signs of recovery following a dip in performance in the previous month.

While overall satisfaction levels among our NDE customers has remained stable this month we have noticed a dip in satisfaction with 'ongoing communication'.

### Transparent, fair and reasonable interactions



# Natural Disaster Events (excl. Canterbury) (SoPE 2.2.4)

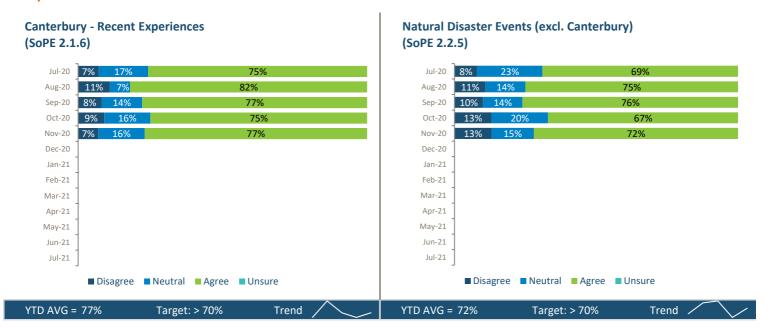


YTD AVG = 73% Target: > 70%

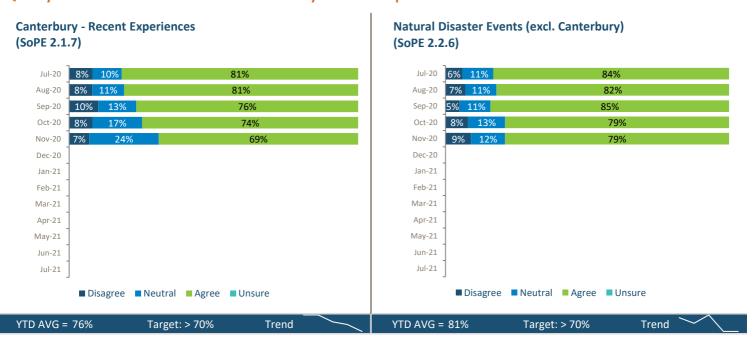
Trend \_

# Section 4 - Customer Focus (cont.)

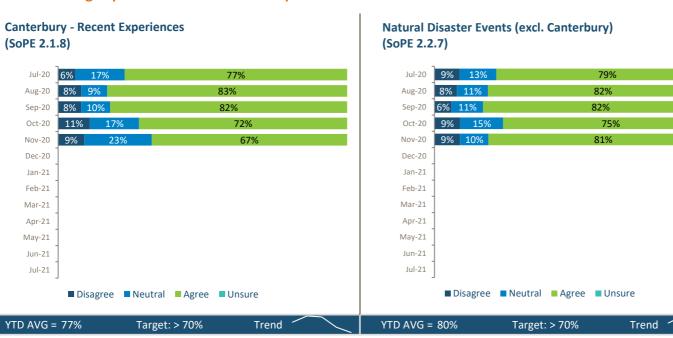
### Responsive to individual needs and situation



### Quality of communication and customer clarity on next steps



### Demonstrating expertise and a desire to help



# Section 4 - Customer Focus (cont.)

### **Timeliness of complaint resolution**

# Canterbury (SOPE 2.1.9)



# Natural Disaster Events (Excl. Canterbury) (SOPE 2.2.8)



YTD AVG = 97%

Target: > 90%

Trend

YTD AVG = 95%

Target: > 90%

Trend

## **Quality of complaint resolution**

# (SoPE 2.1.10)



YTD AVG =

Given the very low number of survey responses we are unable to provide a meaningful result for SOPE measure 2.1.10

■ Dissatisfied ■ Neutral ■ Satisfied ■ Unsure

Target: > 75%

Trend

# Natural Disaster Events (excl. Canterbury) (SoPE 2.2.9)



YTD AVG =

Given the very low number of survey responses we are unable to provide a meaningful result for SOPE measure 2.2.9

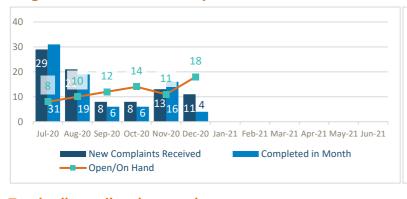
Satisfied

■ Dissatisfied ■ Neutral

Target: > 75%

■ Unsure
Trend

### **Progression of customer complaints**



Complexity of Open
Complaints
Simple
11%
Standard
89%

We received inflow of 11 new complaints in December offset by resolution of 4 complaints. This left 18 open complaints on hand at month end up from 11 open at 30 November.

Two of the 18 complaints open at month end were simple complexity and the remainder were standard.

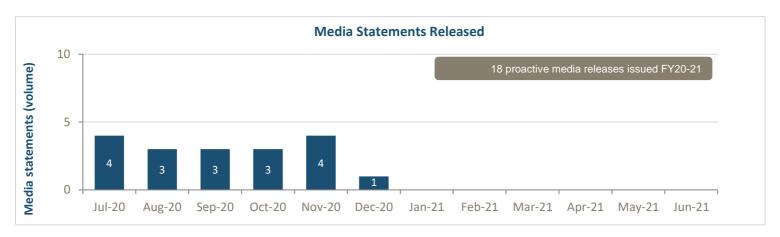
# Total call, email and post volume

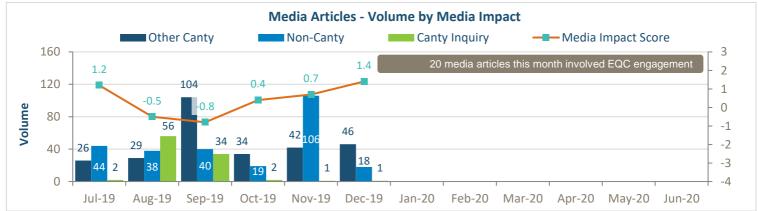
	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20 Trend
Outbound - Inbound Ratio	22:78	18:82	16:84	17:83	24:76	20:80
Grade of Service	98%	99%	97%	97%	99%	98%
Abandonment Rate	1%	1%	3%	3%	1%	1%
Roll Over No Answer	33	45	162	138	24	39
Total Calls	4,940	5,099	5,770	5,839	4,523	3,017
Total Email and Post	2,280	2,542	4,955	7,236	6,117	5,703

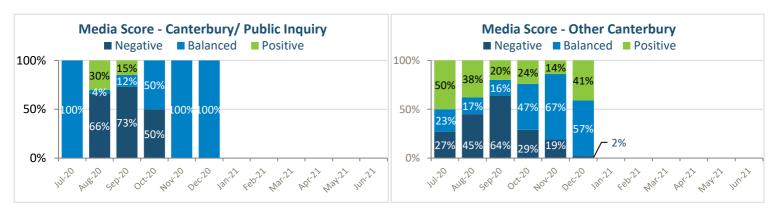
## **Section 5 - Media**

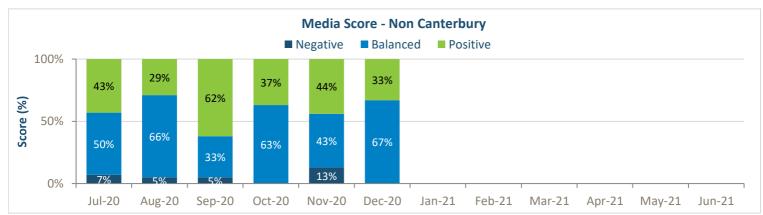
Our volume of coverage dropped sharply following a spike in November, driven by the announcement of the new natural hazard insurance claim model. During the month our Media Impact Score rose by 0.7 points to 1.4, its highest point in 2020 due to a virtual absence of negative reporting.

Early in December, the revelation that almost 6,000 homeowners had applied for funds in the on-solds programme was widely reported across the NZME network and by RNZ. The report was a key driver of positive coverage relating to claims settlement and quality of repairs for the Commission. This coverage also frequently highlighted our *commitment to improving experiences and outcomes*, which was the month's leading message.







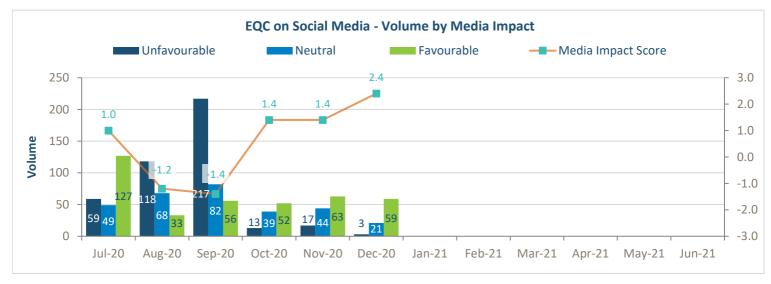


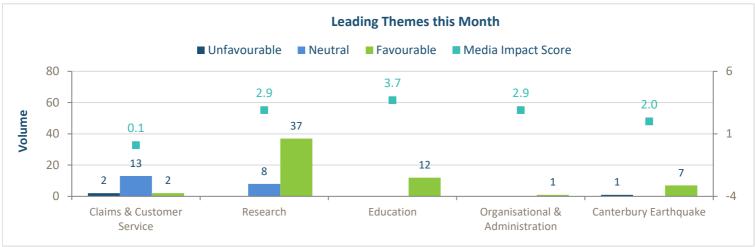
# Section 5 - Media (cont.)

Similarly to traditional media, we saw a marked decrease in the volume of social media conversations discussing EQC. The overall Media Impact Score of these conversations reached a record high of 2.4, again due to an absence of negative tweets or posts.

The revelation that almost 6,000 homeowners had applied for funding from the on-solds programme attracted some social media attention early in the month. Most tweets were positive in tone and accompanied by *nzherald.co.nz's* reporting on the matter.

The balance of conversations mainly related to our research and education functions.





In the absence of negative tweets or posts this month, our research and education functions took centre stage, again driving positive conversations. Most prominent within these conversations were posts commemorating National Geohazards Monitoring Centre' 2<sup>nd</sup> birthday which referenced EQC's support and partnership,EQC's Christmas-themed public education posts and our 'be prepared' reminder after the 31 December shake.

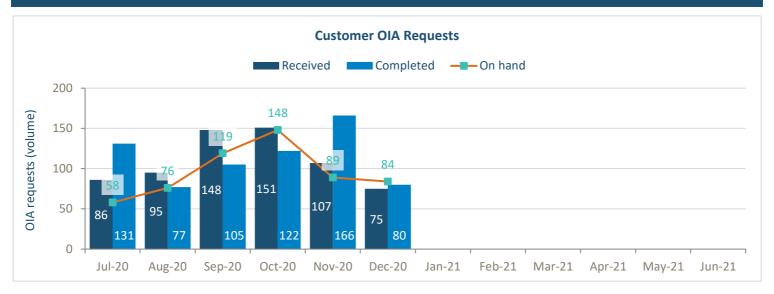
### **Understanding the Media Impact Score**

The change in metric from 'Average Favourability' to 'Media Impact Score' (MIS) is based on ensuring that the methodology we employ more accurately reflects the way audiences consume media and engage with digital news and social media.

The new methodology combines **content analysis** (what the coverage says, the tone, topics, and messaging) with **salience** (its importance/ influence, by taking into account the audience size and potential reach of each piece of coverage, our positioning and prominence within that coverage, and the level of engagement for social media) to assess **impact**.

Our score sits on a scale of -10 to 10, with 0 being the neutral or balanced point.

# Section 6 - Official Information Act (OIA) Requests



This month, our Customer OIA Team received 75 new OIA requests (vs. 107 in Nov-20). Coupled with the 89 requests on hand from last month and 80 requests resolved this month, the team have 84 requests on hand at month's end.



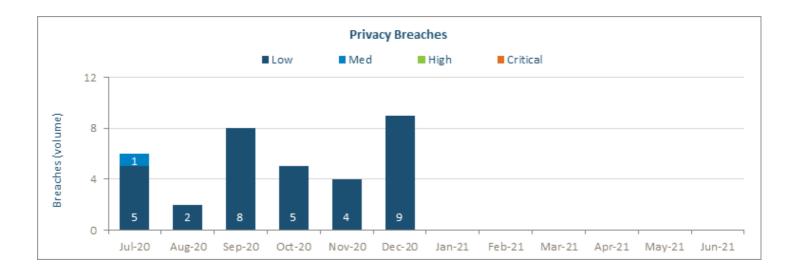
This month, our Government Relations Team received 4 new high level OIA request (vs. 2 in Nov-20). Coupled with the 3 cases on hand from last month and 3 requests resolved this month, the team have 4 open requests on hand at month's end.



This month the compliance rate of our Customer OIA Team held steady at 98% this month, which included two instances of Customer OIA non-compliance. During the same period our Government Relations Team maintained its 100% compliance rate for Organisational/ high level OIA requests.

# **Section 7 - Privacy Breaches**

Nine privacy breaches (vs. 4 in Nov-20), all classified as low severity, were recorded by the Risk and Compliance Team this month. All reported breaches were assessed against EQC's guidelines, have been contained, and no serious harm appears to have arisen as a result.



### **Privacy Breaches**

The nine reported breaches this month relate to 'Wrong document sent' (4); 'Incorrect document content' (1); 'Incorrect email address used' (3); and 'Other' (1). All reported breaches have been contained, and no harm appears to have arisen as a result.

The 'Other' breach relates claim/property documentation posted to a customer with insufficient postage which was opened and returned to EQC by NZ Post. Again, no harm appears to have arisen as a result of any of these breaches.

### **Severity Scale**

#### Medium Low Sensitive information Sensitive information Non-sensitive Non-sensitive disclosure information disclosure information disclosure; disclosure Systems integrity Multiple person repeat •Single or few (less than •Single person affected compromised or continued failure 10) individuals affected No harm arising Disclosure of large •Harm caused or likely to · Harm unlikely Contained and resolved amount of personal be caused to individuals ·Not contained, or information Not contained contained and possible •Harm caused to complaint individual/s Significant media or reputational damage likely Not contained and/or unresolved

# **Section 8 - HR Operations**

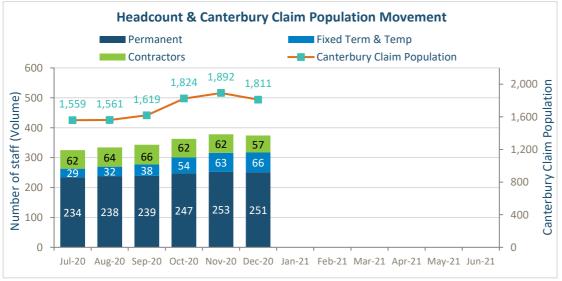
This month our workforce headcount decreased, as expected, due to planned contracts ending prior to the holiday period. Our average annual leave balance experienced an upward shift of 1.1 days to 17.9 days (vs. 16.8 last month), which remains higher than the corresponding Public Sector Average ('average') of 15 days. It is expected that this average will reduce by the end of January 2021. Over the same period our average sick leave usage continued its gentle upward trajectory, increasing to 4.3 days in December (vs. 4.0 days last month). This compares against a corresponding average of 7.6 days. Our annualised turnover ('voluntary turnover') continues to decrease, down to 6.3% (vs. 6.7% last month), a new four year low which compares favourably to the sector average of 10.1%.

### HR Ops at a glance - EQC's performance against Public Service Sector Averages









As expected, our workforce headcount decreased during the month with planned contracts ending in the lead up to the holiday season. Over the past 3 months the main increase in headcount has related to our temporary and agency temp categories. The 70% growth experienced since September reflects an identified surge in workload, specifically in the Christchurch office.

**Note:** The reported headcount differs from Financial reporting, where consultants/outsourced service providers may be engaged to fill vacant budgeted positions.



Covid-19 continues to influence our people data and trends. Over the previous 8 months many employees have not taken significant leave. This continues to drive the upward movement in our average leave balance, which at 17.9 days (vs. 16.8 days last month) remains above the sector average of 15 days. It is expected that this average will reduce by the end of January 2021. During the same period our average sick leave usage continues on its gentle upward trajectory with a marginal increase to 4.3 days (vs. 4.0 days last month).

